

**Information to identify the case:**

Debtor 1	Reginald Redmond	Social Security number or ITIN	xxx-xx-4734
	First Name   Middle Name   Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN	-----
United States Bankruptcy Court	<b>Northern District of Illinois</b>		
Case number:	19-33224		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Reginald Redmond	
<b>2. All other names used in the last 8 years</b>	aka Reg Redmond, aka Dex Redmong, ...	
<b>3. Address</b>	4000 E. 134th Street, Apt. #60 Chicago, IL 60633	
<b>4. Debtor's attorney</b> Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: <a href="mailto:davidsiegelbk@gmail.com">davidsiegelbk@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294-5900
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 11/25/19

**For more information, see page 2**

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**December 17, 2019 at 02:00 PM**

**Location:**  
55 East Monroe, Suite 3850, Chicago, IL 60603

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Debtors must bring a picture ID and proof of their Social Security Number.**

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 2/18/20**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 1/31/20**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 5/20/20**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**9. Filing of plan**

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/8/20 at 11:00 AM, Location: 219 South Dearborn, Courtroom 682, Chicago, IL 60604

**The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4000.00**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Reginald Redmond  
Debtor

Case No. 19-33224-JBS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: lsims  
Form ID: 309I

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Nov 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2019.

db +Reginald Redmond, 4000 E. 134th Street,, Apt. #60, Chicago, IL 60633-1024  
28410791 Bridgecrest Credit Company, LLC, 1800 N. Colorado St., Gilbert, AZ 85233  
28410793 City of Chicago Dept. of Revenue, Camera Enforcement Violation, PO Box 88292, Chicago, IL 60680-1292  
28410794 +City of Chicago Parking, Department of Finance, P. O. Box 6330, Chicago, IL 60680-6330  
28415790 Harbor Point Estates, Chicago, IL 60633  
28410797 +Illinois Tollway, Bankruptcy Department, PO Box 5544, Chicago, IL 60680-5491  
28410798 +Medical Business Bureau, 1460 Renaissance Drive, Park Ridge, IL 60068-1331  
28410802 +NC Turnpike Authority, 200 Sorrell Grove Church Road, Suite A, Morrisville, NC 27560-9543  
28410800 Navient Solutions, US Aid Funds, Inc. GLHEC and Affili., PO Box 8961, Madison, WI 53708-8961  
28410803 +Ohio Turnpike, 682 Prospect St., Berea, OH 44017-2799  
28410804 +Peoples Gas, Bankruptcy Department, 200 E. Randolph Street, Chicago, IL 60601-6302  
28410805 ++RUSH OAK PARK HOSPITAL, 1700 W VANBUREN AVE, RM 150 PAYROLL, CHICAGO IL 60612-5500  
(address filed with court: Rush Oak Park Hospital, 520 S. Maple Ave, Oak Park, IL 60304-1022)  
28410806 +Rush Presbyterian St. Luke's Med Ce, 1700 W. Van Buren St., Suite 161 TOB, Chicago, IL 60612-5500  
28410808 +Secretary of State, Safety & Financial Responsibility, 2701 South Dirksen Parkway, Springfield, IL 62723-1000  
28410809 +Secretary of State License Renewal, 17 N State, Suite 1100, Chicago, IL 60602-3561  
28410811 +The Port Authority of New York, PO Box 15183, Albany, NY 12212-5183

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: davidsiegelbk@gmail.com Nov 26 2019 02:51:54 David M Siegel,  
David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090  
tr +E-mail/Text: bncnotice@tomvaughntrustee.com Nov 26 2019 02:56:14 Tom Vaughn,  
55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764  
ust +E-mail/Text: USTPREGION11.ES.EDF@USDOJ.GOV Nov 26 2019 02:53:51 Patrick S Layng,  
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
Chicago, IL 60604-2027  
28410790 +EDI: CINGMIDLAND.COM Nov 26 2019 07:08:00 AT&T, Bankruptcy Department,  
5407 Andrew Highway, Midland, TX 79706-2851  
28410789 +EDI: PHINHARRIS Nov 26 2019 07:08:00 Arnold Scott Harris, P.C.,  
111 W. Jackson Blvd. Ste. 600, Chicago, IL 60604-3517  
28410792 +EDI: DVTM.COM Nov 26 2019 07:08:00 Bridgecrest Formerly Drivetime, P.O Box 29018,  
Phoenix, AZ 85038-9018  
28410795 +EDI: NAVIENTFKASMDOE.COM Nov 26 2019 07:08:00 Dept Of Ed/navient, Po Box 9635,  
Wilkes Barre, PA 18773-9635  
28410796 EDI: AMINFOFP.COM Nov 26 2019 07:08:00 First Premier, 3820 N. Louise Ave.,  
Sioux Falls, SD 57107-0145  
28410799 EDI: NAVIENTFKASMRSERV.COM Nov 26 2019 07:08:00 Navient, PO Box 9655,  
Wilkes Barre, PA 18773-9655  
28410801 +EDI: NAVIENTFKASMRSERV.COM Nov 26 2019 07:08:00 Navient Solutions Inc, 11100 Usa Pkwy,  
Fishers, IN 46037-9203  
28410810 EDI: NEXTEL.COM Nov 26 2019 07:08:00 Sprint Nextel Correspondence, Attn: Bankruptcy Dept.,  
PO BOX 7949, Overland Park, KS 66207  
28410807 +EDI: DRIV.COM Nov 26 2019 07:08:00 Santander Consumer USA, Bankruptcy Department,  
PO BOX 961245, Fort Worth, TX 76161-0244

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2019

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: lsims  
Form ID: 309I

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Total Noticed: 28

Date Rcvd: Nov 25, 2019

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Reginald Redmond davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Tom Vaughn ecf@tvchi3.net, ecfchi@gmail.com

TOTAL: 3